

Benefits Overview for the Idaho Department of Environmental Quality



Idaho Department of Environmental Quality
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The Department of Environmental Quality and the State of Idaho are pleased to offer state employees a quality fringe benefit package. State employees receive over 30% of their base salary in benefits and allowances. As such, it is imperative that as a benefits eligible employee you are aware of, and make informed decisions about these choices.

The plan policy year runs from July 1 to June 30. Coverage amounts, employee premium payments, and policy limits may change each year. Please remember that you are responsible for knowing about your benefits. The following information will give an overview of your state benefits as well as sources for further, more detailed information.

BASIC BENEFITS

Benefit Eligibility

To be eligible for employee benefits an employee must be:

- a permanent, full-time employee, or
- a part-time or temporary employee working 20 hours or more per week or 84 hours per month; and who expects to work more than five months during any consecutive 12-month period.

Coverage for medical, vision, dental, life, supplemental life, disability and Integrated Behavioral Health Program (IBHP), including Employee Assistance Program (EAP) coverage, will be effective the first of the month following 90 days of employment, provided you apply within 60 days following your hire date. There is an exception to this policy for rehires who were eligible for benefits during their last state employment and who begin working for the state within 12 months of the last date of employment with the state. Please contact DEQ's Human Resources (HR) Office if you have any questions.

Group Insurance Handbook

Insurance plans are administered by the Department of Administration, Office of Insurance Management (OIM). OIM publishes the Group Insurance Handbook, a detailed guide to group insurance plans. It is available online at http://www2.state.id.us/adm/insurance/handbooks_manuals.htm.

Paid Vacation Leave

Vacation is accrued on Credited State Service hours (CSS) as follows:

Leave Schedule A

0 to 10,400 hours (0-5 years)	3.70 hours for every 80 paid hours, or 12 days a year; maximum accrual limit is 192 hours, or 24 days
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Leave Schedule B

10,400 to 20,800 hours (5-10 years)	4.60 hours for every 80 paid hours, or 15 days a year; maximum accrual limit is 240 hours, or 30 days.
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Leave Schedule C

20,800 to 31,200 hours
(10-15 years)

5.50 hours for every 80 paid hours, or 18 days a year;
maximum accrual limit is 288 hours, or 36 days.

Leave Schedule D

Over 31,200 hours
(15+ years)

6.5 hours for every 80 paid hours, or 21 days a year;
maximum accrual limit is 336 hours, or 42 days.

Paid Sick Leave

Sick leave is accrued on Credited State Service hours (CSS) as follows:

All amounts of state service 3.70 hours for every 80 paid hours

Medical Appointments (MDA)

An employee may be allowed up to two hours for each occasional appointment without charge to sick leave for personal or family member medical, dental, or optical examination or treatment. Leave for any medical appointment must have the prior approval of the supervisor. For more information, refer to DEQ's Personnel Policies and Procedures Manual, Section 24A4, *Medical Appointments*.

Paid Holidays

State of Idaho benefits-eligible employees receive the following paid holidays:

New Year's Day
Martin Luther King, Jr./ Idaho Human Rights Day
President's Day
Memorial Day
Independence Day
Labor Day
Columbus Day
Veteran's Day
Thanksgiving Day
Christmas Day

Legal holidays occurring on Saturday will be observed on the preceding Friday. Legal holidays occurring on Sunday will be observed on the following Monday.

Public Employee Retirement System of Idaho (PERSI)

Enrollment in the Public Employee Retirement System of Idaho (PERSI) "Base Plan" is mandatory for all benefit-eligible employees. Contributions are deducted from the employee's salary each pay period and deposited, along with the state contribution, into the state retirement fund. As a PERSI member, each employee has 6.23% of his/her gross salary deducted, pre-tax, from the biweekly paycheck as contributions toward retirement. The state contributes 10.39% for this purpose. For more information about PERSI, please reference the PERSI Member Handbook or visit the Web site at <http://www.persi.state.id.us/>.

Medical/Vision/Dental Enrollment

Enrollment in the state's medical/vision and dental plan is optional. Employees are required to contribute toward the costs associated with medical/dental insurance. Medical premiums are deducted from the last paycheck of each month for the following month's premiums. The premiums are deducted pre-tax unless the employee specifies otherwise. Complete descriptions of the state's medical/vision and dental plans are located in the Group Insurance Handbook at http://www2.state.id.us/adm/insurance/handbooks_manuals.htm.

The state's medical plan options are provided by Blue Cross of Idaho. For more information on enrollment procedures and effective dates, contact DEQ's HR Office.

Declining Dental

Employees who enroll in the state medical plan automatically receive dental coverage. The state does not contribute to the premium cost of dependent dental coverage. That fee is deducted from the employee's paycheck, unless he/she declines dependent dental. The Dental Declination form excludes dependents from dental coverage. Once dental insurance for dependents is declined, dependents can only be enrolled during a future dental open enrollment. **These open enrollments do NOT occur annually.** For information on Delta Dental please visit <http://www2.state.id.us/adm/insurance/> or contact DEQ's HR Office.

Declining Vision

Employees who enroll in the state medical plan automatically receive vision coverage. The state does not contribute to the premium cost of dependent vision coverage. That fee is deducted from the employee's paycheck, unless he/she declines dependent vision. Once vision coverage for dependents is declined, dependents can only be enrolled during a future vision open enrollment. **These open enrollments do NOT occur annually.** For information on Vision Services Provider (VSP) coverage please visit <http://www2.state.id.us/adm/insurance/> or contact DEQ's HR Office.

Enrollment Periods

New enrollees in all medical plan options are subject to a 12-month pre-existing condition waiting period. If the employee was covered by another medical plan before joining a state plan, the time enrolled under the prior plan **may** count toward fulfilling this 12-month waiting period. This does not apply to dental plans. For more information, contact the Office of Insurance Management.

Open enrollment for medical benefits takes place in May for the new fiscal year that runs July 1 through June 30. If there is an open enrollment for vision and/or dental, this is the only time employees are able to apply for previously declined dependent coverage for vision and dental.

Integrated Behavioral Health Program (IBHP)

The Integrated Behavioral Health Program (IBHP) is a coordinated approach to the treatment of emotional, behavioral, mental health, and substance abuse issues. Employees and family members automatically receive IBHP benefits once they are enrolled in the state employee medical plan. To ensure confidentiality, the state has contracted with an independent firm, Business Psychology Associates (BPA), to administer the program. An IBHP brochure is available from DEQ's HR Office.

For more information about the IBHP, refer to the Group Insurance Handbook at http://www2.state.id.us/adm/insurance/handbooks_manuals.htm, visit the BPA Web site at <http://www.bpahealth.com/>.

Employee Assistance Program (EAP)

The Employee Assistance Program (EAP) is covered under the IBHP. Benefits include visits to professional counselors for benefit-eligible employees and dependents to deal with personal, emotional, and professional needs. This benefit is free for these employees. The EAP provides up to five one-hour sessions a year. To ensure confidentiality, the state has contracted with an independent firm, Business Psychology Associates (BPA), to administer the program.

Employee time off for this program may be treated in the same manner as medical appointments; i.e., up to two hours may be taken per visit without charge to sick leave.

For more information about the EAP, refer to the Group Insurance Handbook at http://www2.state.id.us/adm/insurance/handbooks_manuals.htm or visit the BPA Web site at <http://www.bpahealth.com/>.

Basic Life Insurance

The Principal Financial Group is the selected carrier for the state's basic life insurance coverage. This coverage is equal to 100% of an employee's annual salary rounded up to the nearest \$1,000, but not less than \$20,000. This life insurance benefit is offered at no cost to the employee and coverage is effective the first day of the month following 90 days of employment. Completion of the Principal Financial Group enrollment form provides for the designation of a beneficiary and enrolls the employee in the state's group life, accidental death and dismemberment, dependent life, and disability insurance. The Supplemental Life Insurance section of the enrollment form also must be completed. The Optional Benefits section provides a brief description of the supplemental life insurance option. For more information, go to the Group Insurance Handbook at http://www2.state.id.us/adm/insurance/handbooks_manuals.htm.

Training/Coursework

DEQ encourages employees to improve their performance by taking courses at colleges, universities, and accredited trade or business schools, and by attending seminars and workshops. DEQ may assist in defraying all or a portion of the tuition and fees when the course is related to the employee's job and performance. Fill out an Employee Training and Travel Request/Authorization Form on DEQ Time and obtain approval before making reservations or commitments. For more information, refer to DEQ's Personnel Policies and Procedures Manual, Section 28, *Employee Benefits - Training/Coursework*.

OPTIONAL BENEFITS

PERSI 401K Choice Plan

The PERSI 401K Choice Plan is open for enrollment to all active PERSI Base Plan members. During years when PERSI has earnings above what is needed to fund the retirement account, gains sharing distributions will be made to eligible employees into their individual PERSI Choice Plan accounts. For more information about the Choice Plan, see the PERSI Member Handbook or visit the PERSI Web site at <http://www.persi.state.id.us/>. Enrollment in the PERSI 401K Choice Plan requires employees to complete the 401K Salary Reduction Agreement form available through the PERSI Web site and HR. Please return the completed form to DEQ's HR Office.

457 Retirement Plan – Nationwide Public Employees Benefit Services Corporation (PEBSCO) Deferred Compensation Plan

The state of Idaho Deferred Compensation Program is an officially sponsored and monitored supplemental retirement savings plan administered by Nationwide. For more information, visit <http://www.idahodc.com/>. Occasionally, Nationwide offers free, on-site individual consultation sessions.

Flexible Spending Account (FSA)

Idaho Flex is offered through the Department of Administration, Office of Insurance Management, with Stanley, Hunt, DuPree & Rhine acting as third-party claims administrators. The plan is available to all benefit-eligible employees after 10 months of continuous state service as of the plan anniversary date. The plan year is from July 1 through June 30. FSAs allow individuals to set aside money from their paycheck pre-tax to pay dependent daycare expenses and out-of-pocket, unreimbursed medical expenses. Because the amounts set aside are not taxed, reported W-2 income is reduced. For enrollment information, contact DEQ's HR Office; for tax-related information, contact your accountant.

Supplemental Life Insurance

If an employee would like to supplement the basic life insurance coverage paid for by the state, he/she has the option of purchasing additional life insurance at the state's group rates. For supplemental life insurance through the state, the premiums will be automatically deducted from the employee's paycheck. **Enrollment after 30 days from hire date** requires a Health Statement form to show proof of good health. For more information, refer to the Group Insurance Handbook at http://www2.state.id.us/adm/insurance/handbook_summary.htm.

Idaho National Conference on Public Employee Retirement Systems Plan (NCPERS)

NCPERS offers low-cost, group term life insurance and accidental death and dismemberment benefits for state employees and their dependents through payroll deduction. For more information, contact DEQ's HR Office.

Idaho College Savings Program (IDeal)

The IDeal, offered through the state of Idaho, provides families with an affordable way to save for college. Some key benefits are:

- Ability to use funds towards eligible schools nationwide.
- Ability to use funds towards tuition, books, fees and some room and board.
- Up to \$4,000 deduction from your Idaho taxable income (\$8,000 for joint filers).
- Federal and state tax-deferred earnings.
- Choice of three professionally managed investment options.

For more information, visit the IDeal Web site at <http://www.idsave.org/>.

United States Savings Bonds

Savings Bonds are available to state employees through payroll deduction. To participate, obtain an Authorization for Purchase and Request for Change form from DEQ's HR Office.

Other Benefits Available

Some companies offer additional services available through payroll deduction. These include auto/home insurance, supplemental life, disability insurance, and credit unions. Contact DEQ's HR Office for more details/brochures.